

IN RE:

GLENN KOVACH, JR.

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-24028

Chapter 13

Document No.: 96

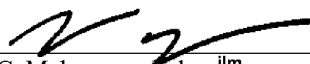
ORDER OF COURT

AND NOW, this 18th day of March, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Completion of Case and Approval of Trustee's Report of Receipts and Disbursements (No Discharge)**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) shall not receive a discharge in this case, due to the debtor(s)' receipt of a prior discharge within the statutory time period prior to the commencement of this case.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

SIGNED
3/18/25 11:02 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:


John C. Melaragno, Judge jlm
United States Bankruptcy Court

In re:
Glenn Kovach, Jr.
Debtor

Case No. 19-24028-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 18, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db	+ Glenn Kovach, Jr., 111 Elgin Ln, Evans City, PA 16033-3707
15140020	+ 1st Ame Mtg Trst/doven, 1 Corporate Dr, Lake Zurich, IL 60047-8944
15140036	+ Northwest Consumer Dis, Po Box 789, Butler, PA 16003-0789
15140039	Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 19 2025 00:25:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 19 2025 00:25:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2025 00:29:12	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 19 2025 00:24:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15148943	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 19 2025 00:25:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15140021	+ Email/Text: bncnotifications@pheaa.org	Mar 19 2025 00:25:00	Aes/suntrust Bank, Po Box 61047, Harrisburg, PA 17106-1047
15140022	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 19 2025 00:25:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15140023	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2025 00:29:19	Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
15140025	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2025 00:28:52	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15140024	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2025 00:29:21	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15140026	Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 19 2025 00:29:24	Capital One Auto Finan, Credit Bureau Dispute, Plano, TX 75025
15155770	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2025 00:28:58	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15140027	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2025 00:28:30	Capital One Bank Usa N, Po Box 30281, Salt Lake

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			City, UT 84130-0281
15140028	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 19 2025 00:26:00	Chrysler Capital, Po Box 961212, Fort Worth, TX 76161-0212
15151020	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 19 2025 00:26:00	Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
15140029	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 19 2025 00:25:00	Comenitycb/dntfirst, Po Box 182120, Columbus, OH 43218-2120
15140030	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:39:52	Dsnb Macys, Po Box 8218, Mason, OH 45040
15160528	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 19 2025 00:28:52	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15140031	+ Email/Text: collectionbankruptcies.bancorp@53.com	Mar 19 2025 00:26:00	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15140032	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 19 2025 00:25:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15140033	+ Email/Text: BKRMailOPS@weltman.com	Mar 19 2025 00:25:00	Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600
15221504	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 19 2025 00:25:00	LAKEVIEW LOAN SERVICING, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
15443137	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 19 2025 00:24:00	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
15175360	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 19 2025 00:25:00	Lakeview Loan Servicing, LLC c/o, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15140034	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 19 2025 00:25:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15140035	+ Email/Text: bankruptcy@marinerfinance.com	Mar 19 2025 00:24:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15606357	+ Email/Text: bkmail@midfirst.com	Mar 19 2025 00:24:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15169837	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 19 2025 00:26:00	Midland Funding LLC, PO Box 2037, Warren, MI 48090-2037
15140037	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 19 2025 00:29:19	Ollotbom, Po Box 9222, Old Bethpage, NY 11804-9222
15140038	+ Email/PDF: cbp@omf.com	Mar 19 2025 00:41:56	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
16444035	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 00:28:42	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15518769	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 19 2025 00:24:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
15156306	+ Email/Text: ECMCBKNotices@ecmc.org	Mar 19 2025 00:25:00	SUNTRUST, C/O ECMC, PO BOX 16408, St Paul, MN 55116-0408
15319142	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 19 2025 00:26:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
15140040	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:29:11	Syncb/home Design Nahf, C/o Po Box 965036, Orlando, FL 32896-0001
15140041	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:39:44	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007

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15140042	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 19 2025 00:28:52	Syncb/levin, C/o Po Box 965036, Orlando, FL 32896-0001
15140348	^ MEBN	Mar 19 2025 00:18:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15140043	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:29:17	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15140044	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 19 2025 00:29:00	Tractor Supply/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15172161	Email/PDF: ebn_ais@aisinfo.com	Mar 19 2025 00:40:59	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15140045	+ Email/Text: bnc-bluestem@quantum3group.com	Mar 19 2025 00:26:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr		MIDFIRST BANK
cr	*+	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15154926	*+	1st Ame Mtg Trst/doven, 1 Corporate Dr, Lake Zurich, IL 60047-8944
15154927	*+	Aes/suntrust Bank, Po Box 61047, Harrisburg, PA 17106-1047
15154928	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15154929	*+	Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
15154930	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15154931	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15154932	*+	Chrysler Capital, Po Box 961212, Fort Worth, TX 76161-0212
15154933	*+	Comenitycb/dntfirst, Po Box 182120, Columbus, OH 43218-2120
15154934	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court., Dsnb Macys, Po Box 8218, Mason, OH 45040
15154935	*+	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15154936	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15154937	*+	Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600
15154938	*+	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15154939	*+	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15154940	*+	Northwest Consumer Dis, Po Box 789, Butler, PA 16003-0789
15154941	*+	Olo/tbom, Po Box 9222, Old Bethpage, NY 11804-9222
15154942	*+	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
15154943	*	Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012
15154944	*+	Syncb/home Design Nahf, C/o Po Box 965036, Orlando, FL 32896-0001
15154945	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15154946	*+	Syncb/levin, C/o Po Box 965036, Orlando, FL 32896-0001
15154947	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15154948	*+	Tractor Supply/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15154949	*+	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 2 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor Lakeview Loan Servicing LLC bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Lawrence Willis	on behalf of Debtor Glenn Kovach Jr. ecf@westernpabankruptcy.com, urfreshstrt@gmail.com; willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor MIDFIRST BANK amps@manleydeas.com
Thomas Song	on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com
William E. Craig	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial wcraig@egalawfirm.com, mhazlett@mortoncraig.com; mortoncraigecf@gmail.com

TOTAL: 10